UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re : Chapter 7

MICHAEL J. RAFTOGIANIS

Debtor : Bankruptcy No. 11-10427bf

ROMAN M. KRYWOPUSK

Plaintiff :

V.

MICHAEL J. RAFTOGIANIS :

Defendant : Adversary No. 11-0315

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ORDER

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AND NOW, this 12th day of July 2012, for the reasons given in the accompanying memorandum, it is hereby ordered that judgment is rendered in favor of the plaintiff, the plaintiff's objection to the debtor's discharge is sustained and the debtor is denied a chapter 7 discharge pursuant to 11 U.S.C. § 727(a)(4)(A).

BRUCE FOX

United States Bankruptcy Judge

Case 11-00315-bif Doc 29 Filed 07/12/12 Entered 07/13/12 09:45:12 Desc Main Document Page 2 of 2

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